



ACCOUNT CONVERSION GUIDE COLUMBIA-GREENE CREDIT UNION

SUNMARK CREDIT UNION

What's inside?



Important information regarding your credit union accounts.
Please review carefully and retain for your records.

Please record your new Sunmark account number here and retain for your records:

Savings Account Number

(This number can be found on the enclosed letter.)

Checking Account Number

(This MICR number can be found on your personal starter checks that will be mailed to you if you have a checking account.)

221379824

Sunmark's Routing Number

For a complete list of Sunmark's Forms and Disclosures, please visit www.sunmark.org/disclosures.



WELCOME

Welcome to the Bright Way to Bank!

On behalf of our Board of Directors, Employees, and Members, we would like to welcome you to the Sunmark family as our credit unions merged as one on December 31, 2020. This guide contains important information you'll need to know throughout the account conversion process.

The conversion will be complete on February 1, 2021, and we are busy working behind the scenes to ensure a smooth transition.

Please read through this guide thoroughly, as well as the enclosed letter containing your new account information.

If you have any questions at all, please feel free to call us at 866-SUNMARK. We are also available at any of our sixteen branches or via chat on our website at www.sunmark.org.

We look forward to serving you in the days to come!

CONVERSION OVERVIEW

Over the course of a few days, we will integrate our systems, accounts, and services. Once the conversion is complete, you will have:

- A new account number
- New versions of Online Banking, Mobile Banking, Bill Pay and more from Sunmark
- Sixteen branch locations to better serve you
- A wider variety of products and services

Sunmark's Member Solution team is ready for your questions or concerns! Please call 866-SUNMARK during normal business hours and we will be happy to help. For a complete, up-to-date listing of Member Solution Center hours, please visit www.sunmark.org.

IMPORTANT DATES

Please keep in mind the following dates of the conversion and how it will affect you:

- Saturday, January 30, 2021: During this weekend of conversion, you will not be able to use your Sunmark or Columbia-Greene debit card or utilize ATMs, but you can begin using your new Sunmark checks, if applicable.
- Sunday, January 31, 2021: Your Columbia-Greene account will officially convert to a Sunmark account. As stated above, you will not be able to use either debit card or utilize ATMs today.
- Monday, February 1, 2021: Your Sunmark account is now active. Please note, your Columbia-Greene debit card and checks will no longer work. Please begin using your new Sunmark debit card. Any change in rates or fees will take effect at this time.

All of our services are now available to you, including our branches, Member Solution Center, Online Banking, and more! For more information on our electronic services, please read the enclosed information or visit www.sunmark.org.

GUIDE ALERTS

Within the guide, we have broken down information into two categories to help you find relevant information quickly:

ACTION REQUIRED

If you have one of these products or services, you will need to complete this action by the designated timetable in order to transition your accounts smoothly.

NO ACTION NEEDED

No action is necessary for this. We included this because it's good for you to know as we transition your accounts.

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ACCOUNT TYPE AND SUFFIX RANGE

Over the course of a few days, we will integrate our systems, accounts, and services. Beginning February 1, 2021, the following account types will be established under your Sunmark account number, as applicable, to mirror the relationship that you've had with Columbia-Greene Credit Union.

ACCOUNT TYPE	SUFFIX RANGE
Savings	00
Checking	90 - 99*
Youth Savings (formerly Scottie Shares and Teen Club)	00
Secondary Savings (formerly Auxiliary and Escrow Shares)	01 - 04*
Money Market Accounts	05, 06, 08*
All Occasion Savings (formerly Vacation Club)	10 - 11*
Holiday Savings (formerly Holiday Club)	12 - 13*
Certificates	20 - 35*
IRA Savings & Certificates	80 - 89*
Overdraft Line of Credit (formerly Checking Overdraft Loan)	09
Personal & Share Secured Loans	15 - 19*
Auto Loans	20 - 26*
Other Vehicles (Boat, RV, and formerly Sportscraft)	30 - 36*
Personal Line of Credit (formerly Fuel LOC and Pet Credit Line)	40 - 43*
Home Equity Loans	60 - 66*
Home Equity Line of Credit	70 - 76*

* If a member has multiples of one account type, each account is assigned a unique suffix.

DIRECT DEPOSIT & ALLOCATIONS

ACTION REQUIRED

- If you have funds or partial funds direct deposited into your account: **please notify your payroll department of your February 1, 2021 account change as soon as possible.** Individuals with direct deposit of social security benefits, please contact the Social Security Administration at 1-800-772-1213 with your new account information. Information you're likely to need to provide includes the following:
 - Your social security number
 - Sunmark's Routing & Transit Number: **221379824**
 - Your new Sunmark account number (please see enclosed letter)
 - Your personal MICR number if depositing into your new Sunmark checking account. If you have a checking account, this number can be found on a separate mailing with your new starter checks to be mailed in mid-January.
- If you have payroll allocations set up into your account(s), these will automatically transfer to your new Sunmark account(s).

AUTOMATIC PAYMENTS & TRANSFERS

ACTION REQUIRED

- If you have a recurring automatic payment (via ACH debit), you will need to **contact the payees** with your new Sunmark savings or checking account information as well as Sunmark's routing and transit number to ensure uninterrupted payments continue after February 1, 2021. Checking account holders will receive their new Sunmark MICR number along with their free starter checks (please see Checking Accounts section below).
- If you have automatic loan payments for loans outside Columbia-Greene Credit Union, you must **update the loan servicer** with your new account information beginning February 1, 2021.
- If you have scheduled automatic transfers within Online Banking, you must reschedule these transfers beginning February 1, 2021 within Sunmark's Online Banking.

NO ACTION NEEDED

- Any payments you have scheduled through Columbia-Greene Credit Union Bill Pay service will automatically carry over to Sunmark Bill Pay system.

CHECKING ACCOUNTS

ACTION REQUIRED

- Please reference the important dates below:
 - **January 2021:** Through January 29, 2021, checking account holders must use their Columbia-Greene Credit Union checks.
 - **January 22, 2021:** Checking account holders will receive a letter with 25 free starter checks. In this separate mailing you will also find your personal MICR number to set up automatic deposits and debits (ACH), if applicable.
 - **January 30, 2021:** Checking account holders will need to **begin using their new Sunmark checks**. Please **safely destroy your Columbia-Greene Credit Union checks** or bring to any Sunmark branch to be shredded securely.

NO ACTION NEEDED

- Eligible checking account holders will automatically be converted into Sunmark's Overdraft Privilege Business Coverage. For details of the program, including limits, terms, and fees, please reference the enclosed information on pages 14-15 of this packet.

DIVIDEND RATES

NO ACTION NEEDED

- The dividend rate and annual percentage yield (APY) on any certificate or other interest-bearing account are set forth in the Rate Addendum and Fee Schedule document (pages 12-13 of this guide). In all cases, the dividend rate on the Sunmark account will be equal to or greater than the rate on your previous account.

FEES

NO ACTION NEEDED

- The Rate Addendum & Fee Schedule lists the fees charged by Sunmark Credit Union. While many of the fees are the same or lower than were charged by Columbia-Greene Credit Union, there are a few instances where a higher fee is charged by Sunmark.

This includes the following:

- Stop Payment on Check/ACH/Debit Card Preauthorized Payments – \$20.00
- Teller's Checks – 1 free per day, \$2.50 per check thereafter
- Temporary Checks – \$5.00 per sheet
- Copy of a Deposited Check – \$5.00
- ATM Fees – Varies by account. Transactions at Sunmark ATMs/ITMs are unlimited and free for all accounts.

- See the Rate Addendum & Fee Schedule on pages 12-13 for full details.

ELECTRONIC SERVICES

ACTION REQUIRED

- Members interested in using Sunmark's Online Banking, Mobile Banking, and eStatements can do so starting February 1, 2021. You can **log in at www.sunmark.org** or via the mobile app by using your new Sunmark account number as your username and the last four digits of your tax ID number as your password. You will be prompted to change both after logging in for the first time.

BANKING ON THE GO

NO ACTION NEEDED

- Download Sunmark's mobile app and bank from anywhere! If you have a DBA account, enjoy the freedom of free remote check deposit – a feature to become available to commercial accounts in the future.
- Access over 5,500 branches nationwide through the CO-OP Shared Branching Network if you have a DBA account. Visit www.sunmark.org to search by zip code and find the closest branch to you.
- DBA account holders can also enjoy the convenience of Sunmark's 24/7/365 *my*TMs (Interactive Teller Machines). Visit www.sunmark.org to find the closest *my*TM to you.

DEBIT CARDS

ACTION REQUIRED

- If applicable, you will be receiving a Sunmark Mastercard® debit card later this month linked to your new Sunmark business checking account.
- Before January 31, 2021, your new Sunmark Mastercard® debit card will be mailed and may be activated once received. You will choose a new PIN when you activate your new debit card. **Cardholders can use their new Sunmark Mastercard® debit card beginning February 1, 2021.**
- Business debit card holders will also have access to extra benefits in Sunmark's Mastercard® Small Business Bundle. The benefits package is designed with small business needs in mind. Wherever your business takes you, you can rely on these seamless and secure digital solutions.

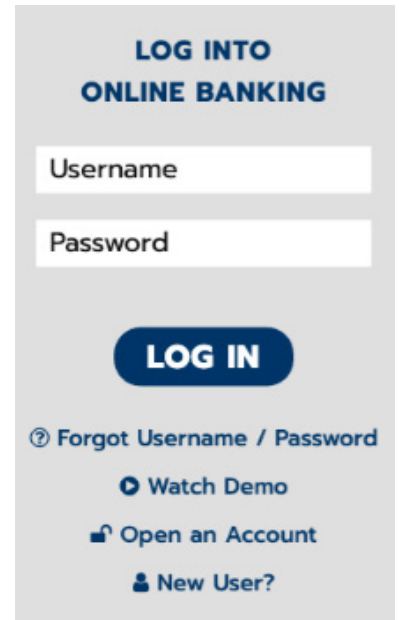
For more information, please visit www.sunmark.org/small-business-bundle.

- Enjoy the perks of our Mastercard® debit card, and don't forget to sign up for our rewards program at www.sunmark.org/rewards.

ONLINE BANKING FIRST TIME USER GUIDE

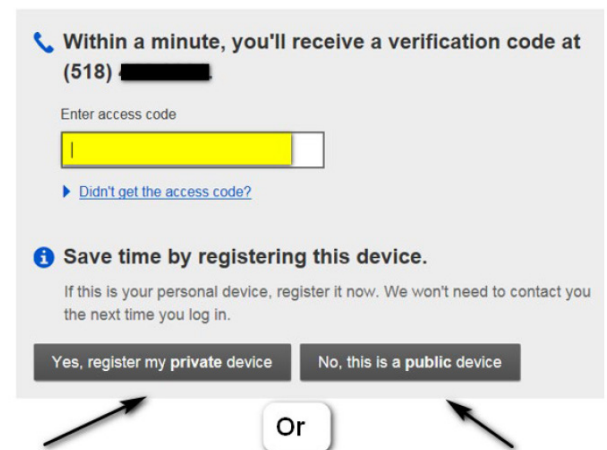
(beginning February 1, 2021)

- Step 1: Login at www.sunmark.org by using your account number as your username and the last four digits of your Tax ID Number as your password. Don't worry - you'll be prompted to change them! Hint: If you click "New User?" on the bottom of the log in screen, it will remind you of what to do!
- Step 2: Review and accept the Terms and conditions.
- Step 3: Set up a new username and password. Usernames must be a minimum of six characters and can't be all numbers. Passwords must also be at least six characters as a mix of letters, numbers or symbols.
- Step 4: For added security, you will receive a one-time passcode sent either to your email address or a phone number. Once you receive the one-time passcode, you must choose whether or not to register the device you're using for Online Banking.
- The prompt will give you two options:
 - Yes, register my private device. By choosing this option, the Online Banking cookie will save to your browser and you likely won't need to enter a passcode again. If your browser settings automatically delete cookies, you will be prompted to enter a new passcode each time you log in.
 - No, this is a public device. A new passcode will be required each time you log in for that specific device for your safety.



The screenshot shows the 'LOG INTO ONLINE BANKING' page. It features two input fields for 'Username' and 'Password'. Below these is a prominent blue 'LOG IN' button. At the bottom, there are four links: 'Forgot Username / Password', 'Watch Demo', 'Open an Account', and 'New User?'.

Verify your contact information



The screenshot shows a verification screen titled 'Verify your contact information'. It includes a phone icon and text: 'Within a minute, you'll receive a verification code at (518) [redacted]'. Below this is an 'Enter access code' field with a yellow background. A link 'Didn't get the access code?' is provided. An information icon is followed by the heading 'Save time by registering this device.' and the text: 'If this is your personal device, register it now. We won't need to contact you the next time you log in.' At the bottom, there are two buttons: 'Yes, register my private device' and 'No, this is a public device'. An 'Or' button is centered below these two options, with arrows pointing from the 'Yes' and 'No' buttons towards it.

FULL-SERVICES OF SUNMARK

Our members are discovering why Sunmark is different from most financial institutions – we take an interest in them and what really matters most to them.

At Sunmark, we offer competitive rates and easy-to-use tools to help you improve your daily finances and reach your long-term goals.

Because we are a full-service financial institution, we offer everything you (and your wallet) need:

Savings / Checking

Credit Cards

Auto / Personal Loans

Insurance

Mortgages

Investments

Home Equity Loans

Free Review of Credit

Review your credit report for free with a Sunmark representative. Find out your score and keep track of your finances. We can review your credit with you every six months – absolutely free.

BUSINESS BANKING AT SUNMARK

You want a financial institution that takes your work as seriously as you do. Sunmark looks out for you and your best interests, and won't surprise you with fees and charges you weren't expecting.

When you bank with Sunmark for your business, you have access to a wide variety of products and services, including:

- Business Loans and Lines of Credit
- Mortgages
- Checking
- Debit Cards
- Credit Cards
- Merchant Services & Payroll Processing Services

Count on Sunmark's experienced staff for recommendations and services tailored to your business' needs, situation and budget.

Legendary service. Locally operated. We are truly vested in your success.

MEMBER SOLUTION CENTER

Every time you speak or chat with someone from our Member Solution Center, you're speaking to someone right here in New York State. All employees work at our headquarters in Latham, NY.

Member Solution Center

Call 866-SUNMARK (866-786-6275), option 2 to speak to a representative or visit sunmark.org to use our online chat

BRANCH LOCATIONS

(as of December 31, 2020)

Whether it's one of our convenient Capital Region locations, or if you are taking advantage of one of our 5,900-plus Shared Branching locations, there's always someone right down the road to help you conduct your banking business. For a complete, up-to-date listing of branch hours and locations, please visit www.sunmark.org.

Drive-Up *my*TM (Interactive Teller Machine) Available 24/7/365

Brunswick Branch

722 Hoosick Rd.
Troy

Clifton Park Branch

2 Tower Way
Clifton Park

Delmar Branch

267 Delaware Ave.
Delmar

Glenville Branch

251 Saratoga Rd.
Glenville

Guilderland Branch

2115 Western Ave.
Guilderland

Milton Branch

24 Trieble Ave.
Ballston Spa

Rotterdam Branch

1300 Altamont Ave.
Rotterdam

Schenectady Branch

1616 Broadway
Schenectady

24-Hour ATM/ITM Available

Colonie Branch

1847 Central Ave.
Colonie

Coxsackie Branch

12165 Route 9W
West Coxsackie

Latham Branch

1187 Troy Schenectady Rd.
Latham

Five Corners Branch

404 Princetown Rd.
Rotterdam

Hudson Branch

207A Green St.
Hudson

Mohegan Lake Branch

3563 Mohegan Ave.
Mohegan Lake

These branches are open limited hours.

Owens Corning Branch

1277 Feura Bush Rd.
Feura Bush

VA Medical Center Branch

113 Holland Ave.
Albany

Access to this branch is limited to Owens Corning employees.

FREQUENTLY ASKED QUESTIONS

Who is Sunmark Credit Union?

Since 1937, Sunmark Credit Union has been working to improve financial welfare for individuals, families, communities, and businesses in the Capital Region and beyond. We're proud to be a local financial institution that can offer our members something more because we get to know them and we live in their communities. Our mission: We work together, achieve excellence and create value to enrich the financial well-being of our members.

Why is this merger good for me?

The merger will provide several key benefits, such as convenient access to new competitive products, services and opportunities. We also offer state-of-the-art technology and a comprehensive suite of online and mobile banking tools. Sunmark has the same member service philosophy as Columbia-Greene Credit Union so members will be treated with the same quality experience. We currently offer sixteen convenient branch locations across the area with access to 30,000 surcharge-free CO-OP ATMs nationwide.

Will the Columbia-Greene Credit Union branches remain open?

Yes! The current Columbia-Greene Credit Union branches will remain open with the same familiar employees that will continue serving you. You will also see some new Sunmark faces! In early 2021, the Hudson branch lobby will reopen with normal business hours. The branch lobby of Coxsackie has a projected open date of March 31, 2021. For the most up-to-date information regarding both branches, please visit www.sunmark.org/cgcu.

Will the rates on my Columbia-Greene Credit Union accounts change?

Yes, savings and checking rates will be updated to reflect Sunmark's rates on February 1, 2021.

Will I continue to receive statements?

Members will receive statements in the same form and on the same schedule as they have been receiving them through January 2021. Beginning with the February 2021 statement, all members will begin receiving their statements through Sunmark. To sign up for eStatements, or to receive copies of any statements, please call 866-SUNMARK on or after February 1, 2021.

Will I still receive tax documents?

If applicable, you will receive a 1099 and/or 1098 Form from Columbia-Greene Credit Union for the 2020 tax reporting year. These statements will be mailed to you in January 2021. If dividends received/interest paid are less than the reporting threshold for either period, no tax statement will be issued.

Can I open a Sunmark account prior to February 1, 2021?

Absolutely! You can apply by calling 866-SUNMARK during normal business hours, online anytime at www.sunmark.org, or by visiting any branch.

RATE ADDENDUM & FEE SCHEDULE

This supplement is incorporated into, becomes a part of and should be attached to your Business Membership Agreement and Disclosures. The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven (7) calendar days and were accurate as of the effective date. Please call 518-382-0605 or visit www.sunmark.org to obtain current rate information.

Rate and Balance Information							
Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Maintenance Fee
Commercial Savings Plan	0.10%	0.10%	Monthly	Monthly	\$0.01	\$0.01	N/A
Rate and Balance Information – Checking Accounts							
Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Maintenance Fee
Basic Business Checking	N/A	N/A	N/A	N/A	\$20.00	N/A	N/A
Business Earnings Checking							
Tier 1 – up to \$2,499.99	0.00%	0.00%	Monthly	Monthly	\$20.00	N/A	\$2,500.00
Tier 2 – \$2,500.00 - \$7,499.99	0.05%	0.05%	Monthly	Monthly	\$20.00	\$2,500.00	\$2,500.00
Tier 3 – \$7,500.00 and over	0.10%	0.10%	Monthly	Monthly	\$20.00	\$7,500.00	\$2,500.00
Rate and Balance Information – Money Market Accounts							
Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Maintenance Fee
Commercial Money Market							
Tier 1 – \$500.00 - \$9,999.99	0.10%	0.10%	Monthly	Monthly	\$500	\$500	N/A
Tier 2 – \$10,000.00 - \$24,999.99	0.10%	0.10%	Monthly	Monthly	\$500	\$10,000	N/A
Tier 3 – \$25,000.00 - \$39,999.99	0.10%	0.10%	Monthly	Monthly	\$500	\$25,000	N/A
Tier 4 – \$40,000.00 - \$99,999.99	0.15%	0.15%	Monthly	Monthly	\$500	\$40,000	N/A
Tier 5 – \$100,000.00 - \$249,999.99	0.20%	0.20%	Monthly	Monthly	\$500	\$100,000	N/A
Tier 6 – \$250,000.00 - \$499,999.99	0.20%	0.20%	Monthly	Monthly	\$500	\$250,000	N/A
Tier 7 – \$500,000.00 and over	0.30%	0.30%	Monthly	Monthly	\$500	\$500,000	N/A
Rate and Balance Information – Certificates							
Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Maintenance Fee
Share Certificate (1)							
3 Month	0.10%	0.10%	Monthly	Monthly	\$500	\$500	N/A
6 Month	0.10%	0.10%	Monthly	Monthly	\$500	\$500	N/A
1 Year	0.20%	0.20%	Monthly	Monthly	\$500	\$500	N/A
2 Year	0.45%	0.45%	Monthly	Monthly	\$500	\$500	N/A
3 Year	0.60%	0.60%	Monthly	Monthly	\$500	\$500	N/A
4 Year	0.75%	0.75%	Monthly	Monthly	\$500	\$500	N/A
5 Year	0.85%	0.85%	Monthly	Monthly	\$500	\$500	N/A

APY = Annual Percentage Yield. Earnings may be reduced if fees are incurred.
The par value of a share in the credit union is \$0.01.

- (1) Certificate Renewal Policy: Share certificates automatically renew at the time of maturity. Sunmark will provide 30 days notice prior to the maturity date. If you do not contact Sunmark on or before the maturity date, the account will renew for the term stated, at the rate current at the time of renewal. For certificates with maturities of greater than 90 days, you will have a 10-day grace period after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. A penalty may be imposed for early withdrawal.

The rates and fees appearing in this schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please visit our website or call the Credit Union.



1187 Troy Schenectady Road
 Latham, NY 12110
 518-382-0605
 866-SUNMARK
 www.sunmark.org

FEES AND CHARGES

Dormant Account (after 1 year)	\$5/month ^A
Escheat Fee	\$50
Foreign Check Deposit	\$20
Maintenance Fee	\$4/month ^C
Returned Item (NSF / UCF) Fee (ACH).....	\$30
Returned Deposit	\$10
Stop Payment on Sunmark Teller's Check.....	\$30
Teller's Checks.....	1 free/day, \$2.50/check thereafter
Teller's/Sunmark Official Check Copy	\$4
Wire Transfers/USA	\$20
Wire Transfers/Outside USA.....	\$50

All Checking Accounts

Expedited Bill Payments (ACH / Electronic).....	\$10
Expedited Bill Payments (Check).....	\$25
International Transaction Fee	up to 2% of international transaction ^H
Paid ODP Fee	\$30
Returned Item (NSF / UCF) Fee (Check, ACH)	\$30
Stop Payment on Check / ACH / Debit Card Preauthorized Payments	\$20
Stop Payment on Bill Pay Items	\$20
Transfer Fee.....	\$30

Basic Business Checking

ATM/POS Transactions:
 at Sunmark ATMs, Free
 non-Sunmark ATM/POS PIN transactions, 6 free/mth, then \$1.25/transaction^{E&F}

Business Earnings Checking

ATM/POS Transactions:
 at Sunmark ATMs, Free
 non-Sunmark ATM/POS PIN transactions, unlimited free per month^F
 Charge per item 500 free/mth, then \$0.25/item^I

Funds Transfer

To transfer funds into Sunmark account (excluding Next Day)..... Free
 To transfer funds out of Sunmark account: (one free transfer per mth)

Amount:	Fee
\$0-\$2,000	\$2
\$2,000.01-\$5,000	\$3
\$5,000.01-\$10,000	\$4
\$10,000.01-\$15,000	\$5
Next Day Funds Transfer (in or out of Sunmark account).....	\$10
POP Money To "Pay People" out of Sunmark account:	

Amount:	Fee
\$0-\$500	\$1.50

FEE SCHEDULE DISCLOSURES

A - Any checking suffix with a balance below \$1,000 and no activity for 1 year will be charged \$5 per month. This fee does not apply to Youth/Student Plans, Silver Plans, Tax Advantage Plans, or if there has been monetary activity in other suffixes under that account number in the past 12 months.

C - Your Commercial Savings Plan will be charged \$4 per month if your balance is less than \$100 and you have no other suffixes under that account number. This fee doesn't apply if you're under age 21, if you've been a member for 6 months or less.

D - For checks, one fee will be assessed per account, per day, regardless of how many checks clear. For ACH debits and Point of Sale (POS) transactions, one fee will be assessed for each item cleared.

E - The six free transactions per month are cumulative for all suffixes under each Sunmark account number. ATM transactions include balance inquiries, withdrawals, transfers, and PIN based Point of Sale (POS) transactions. After the first six transactions, you will be charged \$1.25 per transaction.

F - In addition to the fees charged on some accounts by Sunmark to use non-Sunmark-owned ATMs, ATM owners may charge additional fees, also known as surcharges, to use their ATMs. These vary by ATM owner. Sunmark entered into a relationship with the CO-OP Network to allow Sunmark members to access participating ATMs without paying surcharges. Sunmark transaction fees may still apply.

H - Rounded up to the nearest penny.

I - "Items" are defined as each deposited check, ACH deposit, check paid, and ACH paid. Each cash deposit will count as one item regardless of the amount of cash being deposited.

If you are experiencing financial hardship as a result of the Coronavirus Pandemic, please visit <https://www.sunmark.org/financial-relief> or contact our Member Solution Center at 866-SUNMARK to discuss other relief measures and options that may be available to you.

This schedule is not intended to be a complete list of all fees and charges. Other incidental fees and charges may apply for special or unusual services.

OVERDRAFT PRIVILEGE

It's important to keep your checking account in good standing – but even the most careful number crunchers need a hand at times.

Options for Covering Unexpected Overdrafts

Life happens! Sunmark Credit Union understands that unexpected overdrafts occur from time to time – Overdraft Coverage can help.

Overdraft Coverage Options

The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
Overdraft Protection Link to Another Deposit Account you have at Sunmark Credit Union ¹	\$3.00 Transfer Fee per transfer
Overdraft Protection Line of Credit ^{1, 2}	Subject to interest
Overdraft Privilege	\$30.00 Overdraft Fee per item

¹Call us at 866-SUNMARK email us at memberservice@sunmark.org, or come by a branch to sign up or apply for these services; ²subject to credit approval.

Overdraft Protection services apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account or line of credit you may have at Sunmark Credit Union for a fee or finance charge. Please note that overdraft lines of credit are subject to credit approval.

Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction. Even if you have overdraft protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted. **You currently have Extended Overdraft Privilege Coverage in the amount of \$1,000 on your account, which covers the following transactions:**

Transactions Covered with Extended Overdraft Privilege	
Checks	X
ACH - Automatic Debits	X
Recurring Debit Card Payments	X
Online Bill Pay Items	X
Internet Banking Transfers	X
Telephone Banking	X
Teller Window Transactions	X
ATM Transactions	*X
Everyday Debit Card Transactions	*X

*If you have a consumer account, you have the option to request “Standard Coverage,” which includes all of the transactions listed above, except ATM and everyday debit card transactions. Both consumer and business accounts can discontinue the Overdraft Privilege in its entirety by contacting us at 866-SUNMARK or sending us an e-mail at memberservice@sunmark.org.

OVERDRAFT PRIVILEGE (CON'T)

What Else You Should Know

- A link to another account or a line of credit may be a less expensive option than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our mobile banking, internet banking, and telephone banking services to keep track of your balance. For additional financial education resources, please visit www.mymoney.gov.
- The \$30.00 Overdraft Fee is the same fee amount that is charged if an item is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Overdraft Fee or a Return Item Fee of \$30.00. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn more than the Overdraft Privilege limit amount because of a fee.
- If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, Sunmark will charge a Return Item Fee each time it returns the item because it exceeds the available balance in your account. If, on representation of the item, the available balance in your account is sufficient to cover the item Sunmark may pay the item, and, if payment causes an overdraft, charge an Overdraft Fee.
- There is no limit on the total Overdraft Fees per day we will charge.
- This describes the posting order for purposes of determining overdrafts. Our general policy is: ACH credits are posted first then ACH debit transactions. Paper checks are paid by share draft number lower to highest. Debit card transactions, online transfers, ATM transactions, ITM transactions, and in branch transactions are posted in the order they occur. However, because of the many ways we allow you to access your account, the posting order of individual items may differ from general policies. Holds on funds (described below) and the order in which transactions are posted may impact the total amount of Overdraft Fees or Return Fees assessed.
- Although under payment system rules, Sunmark may be obligated to pay some unauthorized debit card transactions, Sunmark will not authorize debit card or ATM/ITM transactions unless your account's available balance (including Overdraft Coverage Options) is sufficient to cover the transactions and any fee(s).
- Giving us your consent to pay everyday debit card and ATM/ITM overdrafts on your consumer account (Extended Coverage) may result in you incurring Overdraft Fees for transactions that we would otherwise be required to pay without assessing an Overdraft Fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege limit and may also help you avoid overdrafts in excess of your available balance that could result in suspension of your debit card. If you consent to Extended Coverage on your consumer account, it will remain on your account until it is otherwise withdrawn.
- Sunmark authorizes and pays transactions using the available balance in your account. Sunmark may place a hold on deposited funds in accordance with our Master Account Agreement and Disclosures, which will reduce the amount in your available balance. The available balance for paper checks, ACH items, and recurring debit card transactions is comprised of the ledger balance, less any holds on deposited funds and any debit card holds, plus the amount of the Overdraft Privilege limit and any available Overdraft Protection. The available balance for ATM/ITM and everyday debit card transactions on accounts with Standard Coverage is the ledger balance, less any holds on deposited funds and any debit card holds, plus any available Overdraft Protection, but does NOT include the Overdraft Privilege Limit. For accounts with Extended Coverage, the Overdraft Privilege Limit is included in the available balance for authorizing ATM/ITM and everyday debit card transactions.
- Please be aware that the Overdraft Privilege amount is not included in your available balance provided through online banking, mobile banking or Sunmark's ATMs/ITMs.
- Sunmark will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, an Overdraft Fee may be assessed.
- Except as described herein, Sunmark will not pay items if the available balance in your account (including the Overdraft Privilege limit, if applicable) is not sufficient to cover the item(s) and the amount of any fee(s).
- Sunmark may suspend your debit card if you incur overdrafts in excess of the available balance in your account, including any Overdraft Privilege limit (as described herein). Debit cards on your account will remain suspended until you make sufficient deposits so that your available balance, taking into account any Overdraft Privilege limit, is positive and then you contact us.
- Sunmark may also suspend your debit card if your account is overdrawn more than 32 consecutive calendar days. Debit cards on your account will remain suspended until you make sufficient deposits so that your account balance is positive.
- Sunmark may also suspend your debit card if we are unable to contact you due to an incorrect mailing address or phone number(s). You must contact us with your correct mailing address and/or phone number(s) to have your debit card reinstated.
- If your debit card is suspended, you will be unable to use your debit card(s) for purchases or to access your account(s) associated with the debit card(s) at the ATM while your debit card is suspended. If you use your debit card for recurring payments, e.g., utilities, you are responsible to make other arrangements for your recurring debit payment(s).
- An Overdraft Privilege limit of \$900 will be granted to eligible Consumer Checking accounts opened at least 30 days in good standing.
- An Overdraft Privilege limit of \$1,000 will be granted to eligible Business Checking accounts opened at least 60 days in good standing.
- Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- Overdraft Privilege may be suspended if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within 32 days for a minimum of one business day. You must bring your account balance positive for at least one business day to have the full Overdraft Privilege limit reinstated.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Master Account Agreement and Disclosures and the Rate Addendum and Schedule of Fees and Charges. The total (negative) balance, including all fees and charges, is due and payable upon demand.

If you have any questions about Overdraft Protection or Overdraft Privilege, please call us at 866-SUNMARK or visit a branch.



**GOOD
VIBES**

FEDERALLY INSURED BY NCUA

